

Docket No. 17411

UNITED STATES PATENT AND TRADEMARK OFFICE
VERIFICATION OF A TRANSLATION

I, the below named translator, hereby declare that:

My name and post office address are as stated below;

That I am knowledgeable in the English language and in the Japanese language,
and that I believe the English translation of the marked portion of the attached Japanese
document is true and complete.

I hereby declare that all statements made herein of my own knowledge are true
and that all statements made on information and belief are believed to be true; and
further that these statements were made with the knowledge that willful false statements
and the like so made are punishable by fine or imprisonment, or both, under Section 1001
of Title 18 of the United States Code and that such willful false statements may
jeopardize the validity of the application or any patent issued thereon.

Date 23 OCTOBER 2008

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B. The invention relating to the following claims of the present application is based on inventions published in the following publications and inventions made public by means of telecommunication circuits prior to the present application, both in Japan and overseas. As persons with knowledge of the technical field of the inventions prior
5 to the present application would easily have been able to achieve the invention, a patent cannot be granted with regard to Paragraph 2, Article 29 of the Patent Act.

Notes (For cited documents etc please refer to the list of cited documents etc)

- 10
- Claims: 1-10
 - Cited documents etc: 1-4
 - Remarks:

In Cited Document 1 (refer especially to [Abstract], Paragraphs [0008]-[0016], Drawing 2 and Drawing 7), in relation to a system comprising an electronic money
15 processing device with a mobile terminal device (comparable to mobile terminal of the present application), a financial institution server which transmits exchange rates (comparable to electronic money exchange server of the present application) and retail store server (comparable to settlement terminal of the present application) it is recorded that an exchange rate request is made from an electronic money processing
20 device to a financial institution server; an exchange rate request is made and currency is exchanged; payment of money is carried out in accordance with the exchanged currency; the balance (comparable to available amount of the present application) is updated; payment is made with as advantageous an exchange rate as possible from within many different electronic monies and exchange is carried out on the basis of
25 the exchange rate between the yen and foreign currencies.

Furthermore, in Cited Document 2 (refer especially to [Abstract], and Paragraph [0063]), as it is recorded that electronic money is exchanged into numerous types of other electronic money on the basis of the exchange rate and the exchange rate is amended on the basis of utilisation frequency, it is concluded that the making of the
30 utilisation frequency to be the amount utilised would be a design matter suitably achieved by persons skilled in the art.

In addition, in Cited Document 3 (refer especially to Paragraph [0104]), as it is recorded that it is possible to select the desired electronic money and the currency

type from the terminal side, it is concluded that exchangeable currency and electronic money can be verified.

Moreover, in Cited Document 4 (refer especially to Paragraphs [0055]-[0056]), it is recorded that, amongst the selling prices based on the exchange rate, the financial
5 institution (comparable to electronic money exchange server of the present application) with the highest selling price is selected.

As Cited Documents 1-4 are all systems to handle multiple currencies and electronic money, it is confirmed that, by suitably combining Cited Documents 1-4, the structure of the present application could be easily achieved by persons skilled in
10 the art.

List of cited documents etc

1. Unexamined Patent Publication (Kokai) Hei 11-272785
- 15 2. Unexamined Patent Publication (Kokai) 2002-24723
3. Unexamined Patent Publication (Kokai) 2002-109425
4. Unexamined Patent Publication (Kokai) 2002-288573

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- 25 • Field of search IPC G06Q10/00-50/00
Prior art documents

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